

BELL



FINANCIAL INC.

possibilities unleash your imagination

The Road to Success

During a trip to Vegas last year, Ellen and I were fortunate enough to see Cirque du Soleil's amazing production of "O". I was spellbound. We also were able to catch Celine Dion and while I won't take anything away from her unquestionable talent, the real highlight of that production for me was the show around her, produced and performed by Cirque du Soleil. I'm a big fan.

Heading up the Florida Turnpike a few weeks ago, en route from our annual visit with Grandma (23 years in a row now) I noticed on a few of the many thousands of road signs promoting the Orlando area that Cirque du Soleil was performing at Disney World. Despite the firm understanding that we were not going to spend the two days we had planned for our north Florida excursion in Disney World (known by my family to be among my favourite places), I wondered about the possibility of at least catching a two hour show one evening on the Disney property. The seed was planted.

On arrival at the hotel I inquired about tickets. Only one show was running during our stay, and it was that night and had already sold out. Normally at that point I would give up. But this was Cirque du Soleil, and I wanted to share this experience with my three daughters, who I knew would be as enthralled as I was. I pictured myself in the theatre looking at their faces as the show began. So shortly after dinner we found ourselves at the ticket booth. There were seats available, about eight in fact, but all singles, scattered throughout the theatre. Reluctantly, we decided not to leave our teenagers on their own. But it didn't end there (obviously). The ticket agent, looking to help us in true Disney fashion, suggested we wait in the "standby" line, which had yet to form making us first in line. She was reasonably confident that we would all get in, and probably sit together. I hopped in line, and sent everyone else shopping at the nearby CD mega store (as big a hit with the teens it turns out as the Cirque show!). And, after taking turns waiting for about two hours, we were inside the theatre in arguably some of the best seats in the house.

The Disney show is *La Nouba*, and it is described by its creator as "the party...where dream becomes reality, and talent turns the ordinary into the extraordinary...and movements strain the boundaries of belief". In my words, where the impossible is transformed into the miraculous.

There is much to be gleaned from an experience with Cirque du Soleil. The show evokes almost every kind of emotion, from joy and laughter (I love those clowns), to trepidation, fear, and pure exhilaration as the performers tackle the impossible, succeed, and then take it a notch further, truly stretching the boundaries of belief.

Near the end of this particular performance of *La Nouba*, something happened that briefly took the audience back into the world of mere mortals. The star performer of the flying trapeze troupe left his trapeze and after an impossible number of spins reached for the arms of his fellow performer swinging upside down on a trapeze at the other side. But, a firm grip was not established, and he plunged to the net below. The enthusiastic applause of the crowd who had already anticipated success (why not, nothing else had yet failed!), quickly turned to a fearful then disappointed "oooooh". But without missing a beat, the performer clambered out of the net, back up the ladder and onto the trapeze. His partner on the other side prepared once again, and this time they locked wrists much to the delight of the momentarily hushed crowd.

Until then, I hadn't really thought about the possibility of something going wrong. And I realized at that moment how absolutely absurd that was. In fact, it was quite likely that these performers, like all the others, had actually failed in attempting various stunts more often they had succeeded. By the very nature of what they were doing, the first attempt at any newly conceived stunt would always be met with failure. And the second, and so on, for who knows how long.

Continued page 2

Partners

Bill Bell, B.Math, B.Ed, RHU, CFP

David G. Frank, B.A.

Laurie Sobie, B.A., CLU

Associate Advisors

Victoria Inkster

Danny Kafes, RHU

Jean-Marc Léger

Gerald O'Connell



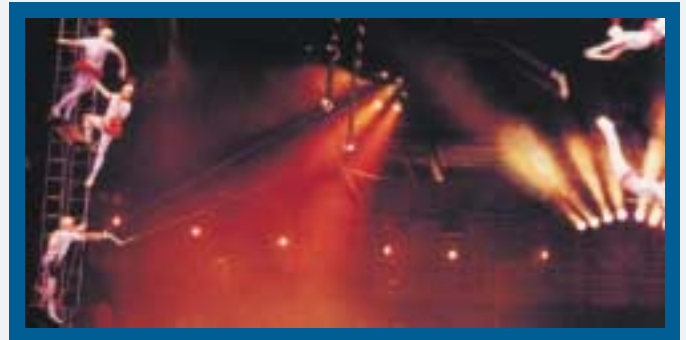
possibilities

The Road to Success Cont'd

And so I left *La Nouba* with a myriad of converging and conflicting emotions that persist even today, but also increased clarity on an often articulated, but seldom observed simple secret to success. One merely needs a firm vision of what success looks like, and the persistence to move through all the failures that line the path to get there. Don't let failure stop you. Welcome it. It is after all merely a sign guiding you towards inevitable success.

Bill.

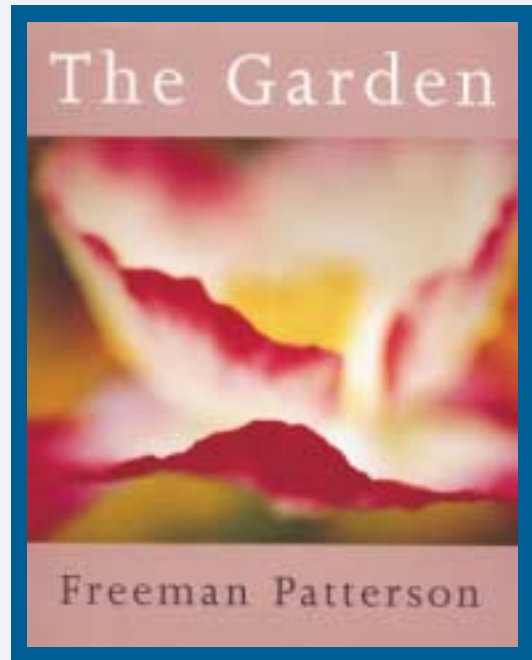
You can catch Cirque du Soleil's traveling show, "Allegría" at Ontario Place this August. Go to cirquedusoleil.com for information and tickets.



The Eternal Garden

Every year in early March I become restless. Winter, which only a couple of weeks ago appeared unwilling to loosen its frosty grip, has now begun to wane. A recent warm spell has reduced the mounds of snow to puddles; the heady scent of wet soil and decaying leaves permeates the garden. Our resident cardinal couple has begun to appear in our backyard more frequently, the male in his brilliant red jacket proving that he is up to his spousal responsibilities by offering the female sunflower seeds from his beak. Squirrel siblings, emerging from their first winter with energy to burn, engage in a wild game of tag through the treetops. These early signs of spring tease and tempt me, beckoning me outdoors with a spade and a trowel. However, the delights of the garden remain buried just beneath the earth, so I retire to the sunny living room with a gardening book in my hand, for now resigned to vicariously experiencing what soon awaits me.

This year I have chosen The Garden, by Freeman Patterson (Key Porter Books). Published in 2003, Patterson, a photographer by profession, displays his garden in Shamper's Bluff, New Brunswick, through the lens of his camera from early spring through winter and finally back to spring. A brief essay accompanies each photograph, allowing us a glimpse into the author's mind's eye, offering his reasons for setting and subject matter. Even if the photographs were all this book had to offer, it would be a treat to behold, for Patterson's garden is visually stunning, even in winter. His writing, however, relays a message too easily missed or forgotten in our overly enthusiastic "attack" on our gardens during the all-too-short growing season. His message to us is this: In our well-meaning attempts to plan, shape and nurture our garden, "we pass up our enjoyment of the present in anticipation of a future that, for one reason or another, may never come". He urges us to live in the moment, to stop to smell the roses (or the lilacs, for that matter). Through his photographs and his words, Freeman Patterson reminds us that there is wonder in all stages in the life cycle of the garden, not just when everything is in full bloom. Beauty is all around us, we just need to stand still long enough to see it.



"Eternity travels in circles. The seasons roll around and around, and every year when the winds blow warmer and mists swirl through the forests and over the fields, the expectant Earth stirs, and with her life energy begins the birthing process".

- Freeman Patterson

David Frank.





unleash your imagination

You've Got mail! (email that is)

Some of our clients prefer communication by email for updates on their insurance or investments, especially to quickly service pending issues.

On occasion we need to update you about changes in the financial services industry and how that affects you (the frequency of the "Know Your Client" form is now every year, for example, along with the new Privacy Act guidelines). We usually do this the traditional way by mail. However we are considering sharing this important industry information to you in a real-time manner. We are genuinely interested in your preference. Please send an email to response@bellfinancial.ca

if you would like to receive updates electronically.

If we do send an email to bring your attention to a service issue, but you would prefer to receive that information the traditional way, there will be an option at the bottom of our email to share your thoughts with us.

One thing we do enjoy sending through the mail is our newsletter. It's an opportunity for you to slow down and hopefully enjoy a part of us. However if you would like to receive our newsletter by email instead, we'd like to know that too. Inquiring minds want to know!

Let Go!

I don't admit to this often, but I used to have a very long list of fears. Topping the list were public speaking, heights and spiders. Public speaking has since moved well down the list. I took action on this many years ago to accelerate my career at the bank, and continue to develop my courage in presenting financial seminars in my current position as advisor.

About 5 years ago I attended a weekend "personal development" conference held by a company called Delta Synergy. The weekend was all about stepping outside of your comfort zone and letting go. In our opening session on Friday evening I sat with 20 people I had never met and wondered what kind of things we would be doing. I heard whispers of "jumping off telephone poles" and "walking a tight rope 40 feet off the ground", and quickly assumed that they didn't know any more than I did and were letting their fear run wild. I was wrong.

After a few minor team-building sessions on Saturday morning we were led to a very tall fat tree with a ladder leaning against it. Each of us would take a turn climbing the ladder and when ready throw yourself off backwards into the arms of strangers below. I was the last to volunteer. I was already shaking just anticipating the climb and had serious doubts that I would even make it halfway up, let alone hurl myself off. But my competitive nature took hold and I made my way to the top, only to then become paralyzed with fear and start shaking uncontrollably. Our instructor suggested I that had taken a big step out of my comfort zone by just climbing the ladder. If I wanted to climb back down I would still be considered successful in facing my fear. I spent a moment thinking about that, and all the others who had jumped without injury, and

decided I had to complete the task.

As I **let go** of the tree the fear immediately disappeared and a feeling of complete joy filled its place. (Either that or I temporarily blacked out). I can still remember the incredible sensation of falling backwards through the air like a cushion surrounding me and landing successfully into the arms of new friends. I had survived.

That one experience changed my life. I never hesitated with any of the other activities for the remainder of the weekend and some of them made falling backwards from the tree seem like a walk in the park. And I left that conference clearly understanding that if we never step out of our comfort zone and if we let our fears prevent us from letting go then we won't experience life to its fullest.

My experience as a planner has confirmed the intuitive idea that those who are happiest are those who step outside their comfort zone and take some risk. In building a life plan it's important to let your imagination, and not your brain, set the course. That which appears impossible becomes achievable the moment you step towards it with the confidence of a plan behind you. Expand your comfort zone, don't let it be a fence that keeps you from the life you imagine.

Still, I just can't seem to get comfortable with spiders. If you have any suggestions, please pass them along.

Victoria Inkster.

Great Minds, Great Thoughts

"For true peace of mind we must acknowledge whatever fault we live upon, whatever time bomb ticks in our closet, and enjoy our Shangri-la nonetheless. It is not the absence of the problem; it is how one lives in its presence that matters."

"The Wisdom of Insecurity", by Alan Watt

"Vision without action is merely a dream. Action without vision just passes the time. Vision with action can change the world!"

Joel Arthur Barker

Promises, Promises



Our younger son Noah will be turning seven in a few weeks. Although every birthday in the life of a child is special, I know that he can't help but look beyond this year's celebration to the next one, the *big* one, his eighth. For on that day a promise made nearly four years earlier will be kept. This date is never far from Noah's mind, and the realization that he is but one year away (a length of time that is conceivable and measurable to him; "one day" has become "that day", circled on a calendar) has brought his excitement bubbling to the surface.

When Noah was four years old, our cat, Paddington, died. Jet-black with a whisper of white fur on her chest, she was the matriarch of our feline clan, the adoptive mother of two cats less than half her age, a couple of troublemakers who never quite learned to appreciate the attention she lavished upon them. At fifteen years of age and increasingly frail, we all realized that Paddington wasn't going to be around forever. On that fateful day when the sad news came from the veterinarian that our cat wasn't coming home, it was Noah who took it hardest of all. While the presence of our remaining cats offered the rest of the family some comfort, Noah's grief continued unabated. Perhaps in an attempt to ease his sorrow, he kept a picture of Paddington by his bed and on the bulletin board in his classroom. Eventually, in time, the gloom began to lift, and that's when the questions began, slowly at first, then increasing in frequency. "Can we get another cat?... Why not?... If we can't get one now, then when?... Can I get a cat for my birthday?... Why not?... How old do I have to be before I can have a new cat?..." And that's when it happened. I don't know how, exactly, but after the steady drip, drip, drip of questions, in what must have been a desperate attempt to move on with our daily lives, we gave Noah an answer: "When you turn eight years old, you may have another cat". At the time, it seemed rather brilliant, this answer of ours. Noah was immediately pacified, even quite thrilled by the prospect that, at some point in the future, he could get a cat of his very own. In truth, we had no real desire to replace Paddington; two furry beasts were quite enough. But we were reasonably confident that, over time, Noah's current

obsession would be supplanted by another, perhaps Lego or snowshoeing. After all, his eighth birthday was a very long way away.

And now, nearly three years after that declaration passed so innocently from our lips to Noah's ears, our son, the one with the steel-trap mind, has begun to count (literally) the number of days until the *big* one. Not only has his passion for a new friend remained strong, it has evolved. Somehow, the word "cat" has morphed into "pet", opening up many new and exciting possibilities. "For my eighth birthday, I would like a bird/rat/gerbil/dog/chinchilla" (notice how our bold, cheeky son has replaced a question with a declarative statement). After reminding Noah that many of his choices would likely end up as a tasty snack for our feline residents, he settled on a dog, one big enough to take care of itself. A dog. Now please understand that I have nothing against dogs. They can be wonderful companions and some can be trained to fetch slippers. But we are, and always have been, cat people. Over the years we have settled into the rhythm and the pace of our cats and they into ours. Perhaps we have become a bit cat-like and our cats a bit human, and it is this synthesis that has become both pleasant and comfortable. Could we become "dog people"? Did we have a choice?

Despite our misgivings, we have resolved not to interfere in Noah's deliberations. A year is a long time in a young child's life, and he will likely change his mind many times between now and then. Recently he has returned to his original desire to have a cat (oh, please, please!), but whatever he chooses he will love it and it will return that love unconditionally (time will only tell whether our cats will share the sentiment). Until then, we will wait and watch and support his decision. I wonder if it's too late to suggest a nice goldfish?

Stay tuned.

David Frank

Aurora

15165 Yonge St., #201, L4G 1M1
Tel: (905) 713-3765 Fax: (905) 713-2937

Scarborough

6 Tredvalley Grove, M1C 3J4
Tel: (416) 286-2534 Fax: (416) 286-5097

Toll Free: 1-888-367-7450

Website: www.bellfinancial.ca
email: mail@bellfinancial.ca

All information contained in this newsletter is for educational purposes only. While all information is believed to be true, accuracy is not guaranteed, and neither Bell Financial Inc., nor any associate of Bell Financial Inc., will assume liability for financial applications based on any information herein. Readers are advised to seek additional specific advice regarding any strategies.